

m/001/058

From: Joelle Burns
To: sandi@delwave.com
Date: 7/27/04 9:55AM
Subject: CD cover letter

Hi again Sandi:

I have attached the CD cover letter. If you could format your pages when you print it out to match mine it will be very helpful so I won't have to adjust anything when I print out the first page on our letterhead.

The 2nd page starts with:

Redemption and page 3 starts with

Agreed Upon By

If you or the bank have any questions in finalizing this Certificate, please call me.

Please fax the transitional reclamation contract to me for review before you finalize it. Then when it is ready to be finalized, I will need the original Contract, the original Certificate and the original CD cover letter sent to me for our Director to sign.

Thanks again for your help.

Joelle
(801) 538-5291